

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF MAY 7, 2025

Chapter 13 Case # 19-19601

Re: ESTATE OF GAUDIA E SPENCE
ROWAN BOWEN
7 WHITMAN AVENUE
EAST ORANGE, NJ 07017

Atty: JONATHAN KOHN, ESQ.
ROTHBARD ROTHBARD KOHN & KELLA
50 PARK PLACE, SUITE 1228
NEWARK, NJ 07102

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$29,596.00

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
05/29/2019	\$400.00	25419697942	06/27/2019	\$400.00	23744588253
07/30/2019	\$526.00	26002813871	09/04/2019	\$526.00	25419655361
10/01/2019	\$525.00	25419656790	11/01/2019	\$525.00	25419657993
12/03/2019	\$500.00	25419660028	12/03/2019	\$25.00	25419660030
12/31/2019	\$525.00	26245637526	02/04/2020	\$525.00	25419664653
03/03/2020	\$525.00	25419667307	04/02/2020	\$525.00	6676173000
04/06/2020	(\$525.00)	6676173000	09/24/2020	\$549.00	3710727
10/13/2020	\$525.00	3711053	11/17/2020	\$525.00	3711091
12/14/2020	\$525.00		01/12/2021	\$525.00	
02/12/2021	\$525.00		03/12/2021	\$525.00	
04/12/2021	\$525.00		05/12/2021	\$525.00	
06/14/2021	\$525.00		07/13/2021	\$420.00	
08/12/2021	\$420.00		09/14/2021	\$420.00	
10/13/2021	\$420.00		11/15/2021	\$420.00	
12/13/2021	\$420.00		01/12/2022	\$420.00	
02/14/2022	\$420.00		02/15/2022	\$420.00	
02/16/2022	(\$420.00)		03/14/2022	\$420.00	
04/12/2022	\$420.00		05/12/2022	\$420.00	
06/13/2022	\$420.00		07/12/2022	\$420.00	
08/12/2022	\$420.00		09/13/2022	\$420.00	
10/13/2022	\$420.00		11/15/2022	\$420.00	
12/12/2022	\$420.00		01/12/2023	\$420.00	
02/13/2023	\$420.00		03/13/2023	\$420.00	
04/12/2023	\$420.00		05/12/2023	\$420.00	
06/12/2023	\$420.00		07/12/2023	\$420.00	
08/14/2023	\$420.00		09/12/2023	\$420.00	
10/13/2023	\$420.00		11/13/2023	\$420.00	
12/12/2023	\$420.00		01/12/2024	\$420.00	
02/12/2024	\$420.00		03/12/2024	\$420.00	

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Date	Amount	Source Document No.	Date	Amount	Source Document No.
04/12/2024	\$420.00		05/13/2024	\$420.00	
06/12/2024	\$420.00		07/12/2024	\$420.00	
08/12/2024	\$420.00		09/12/2024	\$420.00	
10/15/2024	\$420.00		11/13/2024	\$420.00	
12/12/2024	\$420.00		01/13/2025	\$420.00	
02/12/2025	\$420.00		03/12/2025	\$420.00	
04/14/2025	\$420.00				

Total Receipts: \$29,596.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$29,596.00

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,727.95	
ATTY	ATTORNEY	ADMIN	2,805.00	100.00%	2,805.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERIMARK	UNSECURED	329.47	*	70.43	
0002	COMENITY BANK	UNSECURED	0.00	*	0.00	
0003	COMENITY CAPITAL BANK	UNSECURED	0.00	*	0.00	
0004	COMPREHENSIVE PULMONARY & CRITIC	UNSECURED	0.00	*	0.00	
0005	CORPORATE AMERICA FCU	UNSECURED	1,994.94	*	426.44	
0006	CREDIT ONE BANK	UNSECURED	0.00	*	0.00	
0007	FINGERHUT CREDIT ACCOUNT SERVICE	UNSECURED	0.00	*	0.00	
0008	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	953.44	*	203.81	
0009	IC SYSTEM, INC.	UNSECURED	0.00	*	0.00	
0011	UNITED STATES TREASURY/IRS	PRIORITY	3,347.18	100.00%	3,347.18	
0013	MERRICK BANK	UNSECURED	0.00	*	0.00	
0014	MIDLAND CREDIT MANAGEMENT	UNSECURED	0.00	*	0.00	
0015	NEW JERSEY IMAGING NETWORK	UNSECURED	0.00	*	0.00	
0016	NEW JERSEY IMAGING NETWORK LLC	UNSECURED	0.00	*	0.00	
0017	NEW JERSEY INSURANCE UNDERWRITIN	UNSECURED	0.00	*	0.00	
0018	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	876.01	*	187.26	
0019	PROFESSIONAL RECOVERY CONSULTAN	UNSECURED	0.00	*	0.00	
0021	SANTANDER CONSUMER USA INC.	VEHICLE SECURE	383.96	100.00%	383.96	
0022	SHELLPOINT MORTGAGE SERVICING	MORTGAGE ARRE	11,281.24	100.00%	11,281.24	
0023	ST. BARNABAS EMERGENCY MEDICAL A	UNSECURED	0.00	*	0.00	
0028	PROFESSIONAL RECOVERY CONSULTAN	UNSECURED	0.00	*	0.00	
0029	PROFESSIONAL RECOVERY CONSULTAN	UNSECURED	0.00	*	0.00	
0030	PROFESSIONAL RECOVERY CONSULTAN	UNSECURED	0.00	*	0.00	
0031	PROFESSIONAL RECOVERY CONSULTAN	UNSECURED	0.00	*	0.00	
0032	LVNV FUNDING LLC	UNSECURED	1,339.01	*	286.23	
0033	UNITED STATES TREASURY/IRS	UNSECURED	103.29	*	22.08	
0034	LVNV FUNDING LLC	UNSECURED	988.40	*	211.29	
0035	SEVENTH AVENUE	UNSECURED	295.03	*	63.07	
0036	GINNYS	UNSECURED	232.03	*	49.60	
0037	K JORDAN	UNSECURED	356.16	*	76.14	
0038	STONEBERRY	UNSECURED	339.33	*	72.54	
0039	MASON	UNSECURED	199.83	*	42.71	
0040	DR LEONARDS SHOP NOW	UNSECURED	286.77	*	61.30	
0041	ASHRO LIFESTYLE	UNSECURED	260.77	*	55.74	
0042	MONTGOMERY WARD	UNSECURED	274.91	*	58.77	
0043	MIDNIGHT VELVET	UNSECURED	251.23	*	53.71	
0044	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	1,013.75	*	216.70	
0045	MIDLAND FUNDING LLC	UNSECURED	488.92	*	104.51	
0046	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	467.36	*	99.90	

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0047	EAST ORANGE WATER COMMISSION	PRIORITY	131.96	100.00%	131.96	
0048	PSE&G	UNSECURED	0.00	*	0.00	
0049	ATLAS ACQUISITIONS LLC	UNSECURED	763.56	*	163.22	
0050	CW NEXUS CREDIT CARD HOLDING I LLC	UNSECURED	579.57	*	123.89	
0051	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	232.10	*	49.61	
0052	SHELLPOINT MORTGAGE SERVICING	(NEW) MTG Agree	6,824.96	100.00%	6,824.96	

Total Paid: \$29,201.20

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERIMARK	09/16/2024	\$8.61	932963	10/21/2024	\$10.31	934312
	11/18/2024	\$10.30	935812	12/16/2024	\$10.30	937196
	02/10/2025	\$10.31	940022	03/17/2025	\$20.60	941374
ASHRO LIFESTYLE	09/16/2024	\$6.82	932966	10/21/2024	\$8.15	934315
	11/18/2024	\$8.16	935814	12/16/2024	\$8.15	937199
	02/10/2025	\$8.15	940025	03/17/2025	\$16.31	941376
ATLAS ACQUISITIONS LLC	09/16/2024	\$19.96	933144	10/21/2024	\$23.88	934501
	11/18/2024	\$23.88	935990	12/16/2024	\$23.87	937368
	02/10/2025	\$23.87	940179	03/17/2025	\$47.76	941524
CORPORATE AMERICA FCU	09/16/2024	\$52.16	933463	10/21/2024	\$62.38	934865
	11/18/2024	\$62.38	936345	12/16/2024	\$62.38	937727
	02/10/2025	\$62.38	940527	03/17/2025	\$124.76	941922
CW NEXUS CREDIT CARD HOLDING I LLC	09/16/2024	\$15.15	932988	10/21/2024	\$18.12	934342
	11/18/2024	\$18.13	935838	12/16/2024	\$18.12	937221
	02/10/2025	\$18.12	940043	03/17/2025	\$36.25	941397
DR LEONARDS SHOP NOW	09/16/2024	\$7.50	933505	10/21/2024	\$8.96	934915
	11/18/2024	\$8.97	936394	12/16/2024	\$8.97	937770
	02/10/2025	\$8.96	940566	03/17/2025	\$17.94	941962
EAST ORANGE WATER COMMISSION	01/08/2024	\$11.15	922029	02/12/2024	\$14.66	923388
	03/11/2024	\$14.65	924841	04/15/2024	\$29.31	926278
	06/17/2024	\$29.31	929164	07/15/2024	\$15.13	930631
	08/19/2024	\$15.14	932058	09/16/2024	\$2.61	933507
GINNYS	09/16/2024	\$6.07	933568	10/21/2024	\$7.25	934983
	11/18/2024	\$7.26	936456	12/16/2024	\$7.25	937837
	02/10/2025	\$7.26	940615	03/17/2025	\$14.51	942022

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
JEFFERSON CAPITAL SYSTEMS LLC	09/16/2024	\$24.93	8004253	09/16/2024	\$26.51	8004253
	09/16/2024	\$12.22	8004253	10/21/2024	\$14.62	8004292
	10/21/2024	\$31.69	8004292	10/21/2024	\$29.81	8004292
	11/18/2024	\$29.82	8004335	11/18/2024	\$31.70	8004335
	11/18/2024	\$14.61	8004335	12/16/2024	\$14.61	8004375
	12/16/2024	\$31.70	8004375	12/16/2024	\$29.81	8004375
	02/10/2025	\$29.81	8004459	02/10/2025	\$31.70	8004459
	02/10/2025	\$14.62	8004459	03/17/2025	\$29.22	8004502
	03/17/2025	\$63.40	8004502	03/17/2025	\$59.63	8004502
K JORDAN	09/16/2024	\$9.31	932978	10/21/2024	\$11.14	934329
	11/18/2024	\$11.13	935826	12/16/2024	\$11.14	937211
	02/10/2025	\$11.14	940035	03/17/2025	\$22.28	941388
LVNV FUNDING LLC	09/16/2024	\$35.01	933650	09/16/2024	\$25.84	933650
	10/21/2024	\$30.91	935086	10/21/2024	\$41.87	935086
	11/18/2024	\$41.87	936544	11/18/2024	\$30.90	936544
	12/16/2024	\$30.91	937934	12/16/2024	\$41.87	937934
	02/10/2025	\$41.87	940710	02/10/2025	\$30.91	940710
	03/17/2025	\$61.82	942122	03/17/2025	\$83.74	942122
MASON	09/16/2024	\$5.22	933664	10/21/2024	\$6.26	935103
	11/18/2024	\$6.24	936556	12/16/2024	\$6.25	937949
	02/10/2025	\$6.25	940722	03/17/2025	\$12.49	942139
MIDLAND FUNDING LLC	09/16/2024	\$12.78	932975	10/21/2024	\$15.29	934326
	11/18/2024	\$15.29	935823	12/16/2024	\$15.29	937208
	02/10/2025	\$15.29	940033	03/17/2025	\$30.57	941385
MIDNIGHT VELVET	09/16/2024	\$6.57	933684	10/21/2024	\$7.85	935125
	11/18/2024	\$7.86	936577	12/16/2024	\$7.85	937969
	02/10/2025	\$7.86	940739	03/17/2025	\$15.72	942159
MONTGOMERY WARD	09/16/2024	\$7.19	933690	10/21/2024	\$8.59	935131
	11/18/2024	\$8.60	936582	12/16/2024	\$8.59	937974
	02/10/2025	\$8.60	940746	03/17/2025	\$17.20	942166
PRA RECEIVABLES MANAGEMENT LLC	09/16/2024	\$22.90	8004251	10/21/2024	\$27.40	8004295
	11/18/2024	\$27.39	8004336	12/16/2024	\$27.39	8004376
	02/10/2025	\$27.39	8004458	03/17/2025	\$54.79	8004499

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
SANTANDER CONSUMER USA INC.						
	01/13/2020	\$15.77	841780	02/10/2020	\$16.38	843654
	03/16/2020	\$16.38	845581	04/20/2020	\$16.38	847531
	10/19/2020	\$9.81	858429	11/16/2020	\$9.38	860204
	12/21/2020	\$18.76	862056	02/22/2021	\$18.76	865579
	03/15/2021	\$9.38	867300	04/19/2021	\$9.38	869098
	05/17/2021	\$9.53	870950	06/21/2021	\$9.53	872777
	07/19/2021	\$7.63	874526	08/16/2021	\$7.63	876230
	09/20/2021	\$7.63	878007	10/18/2021	\$7.71	879738
	11/17/2021	\$7.71	881435	01/10/2022	\$7.71	884718
	02/14/2022	\$7.71	886439	03/14/2022	\$7.71	888133
	04/18/2022	\$15.65	889869	05/16/2022	\$7.83	891541
	06/20/2022	\$7.83	893263	07/18/2022	\$7.83	894917
	08/15/2022	\$7.83	896496	09/19/2022	\$7.83	898127
	10/17/2022	\$7.66	899776	12/12/2022	\$7.66	902882
	01/09/2023	\$7.67	904383	02/13/2023	\$7.66	905930
	03/13/2023	\$7.67	907529	04/17/2023	\$15.33	909145
	05/15/2023	\$7.58	910702	07/17/2023	\$15.17	913708
	09/18/2023	\$15.17	916725	10/16/2023	\$7.46	918172
	12/11/2023	\$7.46	921016	01/08/2024	\$1.79	922388
SEVENTH AVENUE						
	09/16/2024	\$7.71	933872	10/21/2024	\$9.23	935333
	11/18/2024	\$9.23	936764	12/16/2024	\$9.22	938167
	02/10/2025	\$9.22	940944	03/17/2025	\$18.46	942369

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
SPECIALIZED LOAN SERVICING LLC						
	01/13/2020	\$463.40	841823	02/10/2020	\$481.32	843695
	03/16/2020	\$481.32	845628	04/20/2020	\$481.32	847586
	10/19/2020	\$288.19	858476	10/19/2020	\$209.82	858476
	11/16/2020	\$200.65	859534	11/16/2020	\$275.59	859534
	12/21/2020	\$551.18	861346	12/21/2020	\$401.30	861346
	02/22/2021	\$401.30	864798	02/22/2021	\$551.18	864798
	03/15/2021	\$275.59	866673	03/15/2021	\$200.65	866673
	04/19/2021	\$200.65	868321	04/19/2021	\$275.59	868321
	05/17/2021	\$280.06	870234	05/17/2021	\$203.91	870234
	06/21/2021	\$203.91	872021	06/21/2021	\$280.06	872021
	07/19/2021	\$224.05	873829	07/19/2021	\$163.13	873829
	08/16/2021	\$163.13	875515	08/16/2021	\$224.05	875515
	09/20/2021	\$224.05	877238	09/20/2021	\$163.13	877238
	10/18/2021	\$164.86	879022	10/18/2021	\$226.43	879022
	11/17/2021	\$226.43	880721	11/17/2021	\$164.86	880721
	01/10/2022	\$164.86	884010	01/10/2022	\$226.43	884010
	02/14/2022	\$226.43	885692	02/14/2022	\$164.86	885692
	03/14/2022	\$164.86	887404	03/14/2022	\$226.43	887404
	04/18/2022	\$460.02	889083	04/18/2022	\$334.93	889083
	05/16/2022	\$167.46	890809	05/16/2022	\$230.01	890809
	06/20/2022	\$230.01	892474	06/20/2022	\$167.47	892474
	07/18/2022	\$167.47	894213	07/18/2022	\$230.01	894213
	08/15/2022	\$230.01	895774	08/15/2022	\$167.47	895774
	09/19/2022	\$167.47	897370	09/19/2022	\$230.01	897370
	10/17/2022	\$225.24	899035	10/17/2022	\$163.99	899035
	12/12/2022	\$163.99	902176	12/12/2022	\$225.25	902176
	01/09/2023	\$225.25	903662	01/09/2023	(\$225.25)	903662
	01/09/2023	\$225.25	904808	01/09/2023	\$164.00	903662
	01/09/2023	(\$164.00)	903662	01/09/2023	\$164.00	904808
	02/13/2023	\$163.99	905168	02/13/2023	\$225.24	905168
	03/13/2023	\$225.25	906787	03/13/2023	\$164.00	906787
	04/17/2023	\$327.99	908352	04/17/2023	\$450.48	908352
	05/15/2023	\$222.86	909980	05/15/2023	\$162.26	909980
	07/17/2023	\$324.52	912951	07/17/2023	\$445.71	912951
	09/18/2023	\$445.71	915956	09/18/2023	\$324.52	915956
	10/16/2023	\$159.66	917460	10/16/2023	\$219.28	917460
	12/11/2023	\$219.28	920307	12/11/2023	\$159.65	920307
	01/08/2024	\$38.24	921700	01/08/2024	\$52.52	921700
STONEBERRY						
	09/16/2024	\$8.87	932967	10/21/2024	\$10.62	934316
	11/18/2024	\$10.60	935815	12/16/2024	\$10.62	937200
	02/10/2025	\$10.61	940026	03/17/2025	\$21.22	941377
UNITED STATES TREASURY/IRS						
	01/08/2024	\$282.71	8003946	02/12/2024	\$371.74	8003990
	03/11/2024	\$371.75	8004034	04/15/2024	\$743.49	8004078
	06/17/2024	\$743.49	8004168	07/15/2024	\$383.87	8004209
	08/19/2024	\$383.86	8004249	09/16/2024	\$66.27	8004290
	10/21/2024	\$5.93	8004334	12/16/2024	\$6.46	8004414
	03/17/2025	\$9.69	8004537			
VERIZON BY AMERICAN INFOSOURCE AS AGENT						
	09/16/2024	\$6.07	933073	10/21/2024	\$7.25	934432
	11/18/2024	\$7.26	935923	12/16/2024	\$7.26	937304
	02/10/2025	\$7.26	940120	03/17/2025	\$14.51	941470

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SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: May 07, 2025.

Receipts: \$29,596.00 - Paid to Claims: \$24,668.25 - Admin Costs Paid: \$4,532.95 = Funds on Hand: \$394.80

Base Plan Amount: \$29,596.00 - Receipts: \$29,596.00 = Total Unpaid Balance: **\$0.00

****NOTE: THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.**